C. AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph on page 1, lines 7-25 as follows:

This application is a continuation-in-part to non-provisional co-pending application Serial No. 09/645,799 (now U.S. Patent No. 6,985,886) filed August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Management System." This application is filed in accordance with 37 CFR § 1.53(b)(2) and is also related to the following co-pending non-provisional utility applications:

Serial No. 09/645,775 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Origination Gateway";

Serial No. 09/645,796 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for Verification of a Qualified Mortgage Loan Originator";

Serial No. 09/645,217 (now U.S. Patent No. 6,904,412) filed ~~Filed~~ August 24, ~~200~~ 2000, titled "Method and Apparatus for a Mortgage Loan Originator ~~compliance~~ Compliance Engine";

Serial No. 09/645,800 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Task Flow Process";

Serial No. 09/645,798 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Process Interaction Gateway";

Serial No. 09/645,801 (now abandoned) filed ~~Filed~~ August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Transaction Service Provider Gateway"; and

Serial No. [[_____]] 09/804,943 filed February 13, 2001, titled "An Interface System for a Mortgage Loan Originator Compliance Engine."

Please amend the paragraph on page 2, lines 5-11 as follows:

The present invention relates to the general field of computers, telecommunications, and computer and Internet related systems. More specifically the invention relates to systems and processes to be used in the mortgage industry for combining a customer Loan Application System with an automated Compliance Engine used for generating and monitoring a set of required procedures involved in moving and tracking a mortgage loan through one or more of the steps of ~~'originate', 'approve', 'close', 'fund', and 'ship'~~ "originate", "approve", "close", "fund", and "ship".

Please amend the paragraph on page 12, lines 6-7 as follows:

Figure 1 illustrates a typical Internet Network Configuration ~~configuration of Internet connected systems~~ representative of the preferred embodiment of the present invention.

Please amend the paragraph on page 25, lines 8-22 as follows:

Some of the elements of a typical Internet network configuration 100 are shown in **Figure 1**, wherein a number of client machines 105 possibly in a branch office of an Real Estate Service, or financial institution, lender, etc., are shown connected to a Gateway/hub/tunnel-server/etc. 106 which is itself connected to the internet 107 via some internet service provider (ISP) connection 108. Also shown are other possible clients 101[[,]] and 103 possibly used by other loan originators, or interested parties, similarly connected to the internet 107 via an Internet Service Provider (ISP) ~~ISP~~ connection 104, with these units communicating to possibly a home office via an ISP connection 109 to a gateway/tunnel-server 110 which is connected 111 to various enterprise application servers

112, 113, and 114 which could be connected through another hub/router 115 to various local clients 116, 117, and 118. Any of these servers 112, 113, and 114 could function as a server of the present invention, as more fully described below. Any user situated at any of these client machines would normally have to be an authorized user of the system as described more fully below.

Please amend the paragraph on page 25, line 23 through page 26, line 3 as follows:

An embodiment of the Mortgage Loan Management System of the present invention can operate on a general purpose computer unit 200 which typically includes generally the elements shown in **Figure 2**. The general purpose system 201 includes a motherboard 203 having thereon an input/output ("I/O") section 205, one or more central processing units ("CPU") 207, and a memory section 209 which may or may not have a flash memory card 211 related to it. The I/O section 205 is connected to a keyboard 226, other similar general purpose computer units 225[[,]] and 215, a disk storage unit 223 and a CD-ROM drive unit 217. The CD-ROM drive unit 217 can read a CD-ROM medium 219 which typically contains programs 221 and other data. Logic circuits or other components of these programmed computers will perform series of specifically identified operations dictated by computer programs as described more fully below.

Please amend the paragraph on page 26, line 26 through page 27, line 10 as follows;

The system of the invention encompasses a means whereby the object-oriented 'instances' or discrete occurrences of data, may be stored and retrieved from the relational

database management system. In the preferred embodiment, such storage and retrieval is accompanied by programmatic conversion of said data instances to 'formats', or preferred representations upon which the required program(s) may act. Such data storage occurrences and the accompanying manipulations of said data follow preferred programmatic documentation procedures such as sequentially 'nested' descriptors. An example of a sequentially 'nested' descriptor would be, 'borrower.occupation', where the nested descriptors are separated by a '.' or 'dot', and in such a manner are understood to mean, 'the identified borrower's occupation'. Such 'dot' notation will hereafter be used to describe the higher level of programmatic functionality when such explanation is necessary. Those skilled in the art will understand JAVA™ programming, Object oriented Programming, and the use of automated "Agents" to perform programmed tasks whenever activated to do so, hypertext transfer protocol (HTTP), Extensible Markup Language (XML) and other communications protocols as described in more detail below.

Please amend the paragraph on page 29, lines 11-21 as follows:

Continuing with reference to **Figure 4A**, borrower then selects a loan from the list of loan products for which the borrower is qualified and submits a loan application **411**. In a preferred embodiment, the system, recognizing the loan application selection, submits a credit report request to credit bureau **413** and passes this data to the GHR Systems PremierPricer™ Component **413**. A list of loan products for which the borrower is qualified ~~are~~ is returned to the lender & borrower **415**. If the borrower is not qualified for any loans, **419** the loan request is referred to a loan officer **427** and the system exits **429**. If the borrower is qualified, he selects one of the listed loans (his original selection may or may

not be on this list) **421**[[,]] and **423**. Referring now to **Figure 4B** the lender uses this data to process the loan and inputs loan approval data to the system **431.**

Please amend the paragraph on page 30, lines 4-31 as follows:

In a preferred embodiment, the system can supply this required task list in its entirety to the lender if the lender wishes to manage the task completions himself through his own automated systems (see **441**[[,]] and **443** in **Fig. 4B).** In this case, the system would merely monitor task completion data **445 (**see also **485, 486, 487 and 488 in Fig. 4D)** and if required, issue a Completion Certificate **447** when the tasks are completed and the loan process closed. If the user/lender wants OnePipeline to handle the loan, the Compliance Engine can transfer the set of tasks for this loan to an internal Loan Processing & Workflow engine **437**. This internal Loan Processing & Workflow engine (Forte Conductor™, Framework Lendware™, etc) (see also **462, 463, 464, 466 and 467 in Fig. 4C)** will automatically transmit specific tasks to specific workers who have been previously identified as responsible for those kind of tasks **438**, will supply task completion data to the Compliance Engine **440** when tasks are completed. The Compliance Engine will supply the completion data to the system so as to generate worker compensation and loan completion reports (see **468 in Fig. 4C)**, and Completion Certificates **442**. The final process module in the system, the Banking & Loan Management process (**469 in Fig. 4C)**, adds the loan, if it was provided by OnePipeline, and its related financial parameters to the inventory of loans managed by applicants. In a preferred embodiment, this Banking & Loan Management process **469** includes a secondary banking engine which manages the packaging and placing of loans with secondary financial institutions **(444 in Fig. 4B)** so as to optimize the

financial returns on the loans handled by applicants. This process would be managed by Lendware™ via an on-site installation or by a Framework™ application service provider (ASP) or equivalent implementation. In an alternative embodiment, this secondary banking engine which manages the packaging and placing of loans with secondary financial institutions so as to optimize the financial returns on the loans handled by applicants would be a package developed internally by applicants.

Please amend the paragraph on page 86, line 16 through page 87, line 13 as follows:

The workflow process is better understood with reference to **Figure 6.** Referring now to **Fig. 6** , the loan originator **601** gathers credit data, gets authorization and requests pull credit **603.** The automated system **607** pulls credit **609,** processes the credit report, parses FICO, public records and liabilities **611**, and the credit profile is saved to the Oracle™ data base **612** and the loan originator **601** has completed the loan wizard and Express app via the website **604** the system then begins the underwriting assessment **617**. If the FICO previously determined in step **611** is not less than 620 the process driver submits the request to automated underwriting **621**. If it is approved **623** the system generates task lists and compliance documents (GFE, TIL, Disclosures, etc.) **625** and submits them, to the loan originator **627**, to the premium broker processor **649**, to the premium broker account executive **651**, for their individual completion of their respective tasks to complete the loan process. The loan originator **627**, the premium broker processor **649**, and the premium broker account executive **651**, all electronically submit a task completion message to the system **631** and it compares the submissions against authorization criteria **633**. If the

criteria are met the system determines whether the user has requested that the loan rate be locked **635** and if so the loan is locked-in with the investor **661** and a message is passed to the clear-to-close auditor **665**[[,]] and **659** where a determination is made as to whether the transaction is clear-to-close **667**. If so a message is passed to the closer **669** to close the loan **677**. A message is then passed to the funder/shipper **671** to fund/ship the loan. The funder/shipper **671** does two things: first it verifies the investor purchase of the loan **683** and notifies the controller **675** to updated the general ledger that funds have been received **689** and tells the end transaction mechanism **691**; secondly the funder/shipper **671** tells the controller **675** to update the General Ledger to disburse the funds **687** which submits a requisition to payroll **685** who notifies the end transaction mechanism **691**.

Please amend the paragraph on page 87, lines 14-18 as follows:

The system has capabilities to determine that the required criteria have not been met/completed **633** and determine whether to resubmit the loan request to automated underwriting **639**[[,]] and **640** or to notify the underwriter **641** to iterate on the credentials review process **643** and either deny **645**[[,]] and **647** the loan or approve it **645**[[,]] and **623** and generate the task lists again **625**.

Please amend the paragraph on page 89, lines 12-31 as follows:

Referring now to **Figure ~~36~~ 35** the principle purpose of the 'TMSR Gateway' 4200, in serving as a portal, is to provide a way for the loan originator and borrower to check the status of the loan process and for the 'loan process workflow engine' to communicate to and from the other agents/workers who are doing some task required by the process, without

having to worry about what input method or output method is required to communicate with a given entity, and/or the related data formats and protocols. Consequently the major purpose of the TMSR gateway is to perform the middleware tasks of – recognizing the input channel and data format and protocol used **4209** and convert the data to the standard workflow engine Application Programming Interface (API) format **4211** which will be used by the workflow engine. Similarly, on receiving a message to be transmitted from the workflow engine, the TMSR gateway middleware structure is required to determine the format & protocol used by the addressee and convert the message from the workflow engine API format into the format and protocol of the addressee **4215** and then transmit the message **4217** to the addressee **4203 or 4205 or 4207**. The input data originates from the input screens provided by the system, and from the output data pre-defined in the various task elements in a typical loan workflow process. The workflow engine will typically transmit a required message whenever an event occurs which requires a message be sent or resent (because of a timeout for example).

Please amend the paragraph on page 90, lines 1-12 as follows:

The TMSR gateway is required to pass the received data to a second authentication module **549 in Fig. 5** or **464 in Fig.4C.** This authentication module once again verifies the ~~used~~ user ID and password of the inputting user. In the preferred embodiment this check does not verify the legal qualifications of the user. In an alternative embodiment, the user ID is checked to determine the worker Type, and the roles this type of worker may perform for this location of the property and for his location are verified against the role he is attempting to play. Similarly the compliance engine checks to see if the various legal

regulations allow this agent/worker to perform the role they are attempting to play. If so the authentication module **4212 in Fig. ~~36~~ 35** will pass the data submitted to the aforementioned workflow engine **4213** for its processing of the incoming data in response to the task assigned.